

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Miguel A. Perez
Debtor

Case No. 14-02878-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CGambini
Form ID: 318

Page 1 of 2
Total Noticed: 20

Date Rcvd: Dec 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2017.

db
4507106 +Miguel A. Perez, 4634 Pine Ridge Drive West, Bushkill, PA 18324-8428
4507107 +Bureau of Accounts Control, 3601 US Highway 9 North, Howell, NJ 07731-3395
4507108 +Bureau of Accounts Controls, 3601 Route 9 North, Howell, NJ 07731-3395
4654168 Chase, PO Box 78420, Phoenix, AZ 85062-8420
4541323 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
4507109 +METED A FIRSTENERGY CO, FIRSTENERGY CORP, 331 NEWMAN SPRINGS RD BLDG 3,
RED BANK, NJ 07701-5688
++METROPOLITAN EDISON COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3,
RED BANK NJ 07701-5688
(address filed with court: Met-Ed, PO Box 16001, Reading, PA 19612-6001)
4507110 Pike County Administration, 506 Broad Street, Bushkill, PA 18324
4507111 +Pike District Court, 412 Broad Street, Milford, PA 18337-1538
4613733 +Pine Ridge Comm. Assoc., 4770 Pine Ridge Drive West, Bushkill, PA 18324-8430
4507112 +Pine Ridge Community Assoc., 4770 Pine Ridge Dr W, Bushkill, PA 18324-8430
4613730 Roseane E. Vanwhy, RR2 Box 123, Bushkill, PA 18324
4507114 Roseanne E Vanwhy, RR 2 Box 123, Bushkill, PA 18324
4507113 Roseanne E Vanwhy, RR 2 Box 123, Bushkill, PA 18324-8751
4507115 +Yvonne Perez, 4634 Pine Ridge Drive West, Bushkill, PA 18324-8428
4507116 +Yvonne Perez, 4634 Pine Ridge West, Bushkill, PA 18324-8428

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4524756 EDI: RESURGENT.COM Dec 07 2017 18:48:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4523719 EDI: RESURGENT.COM Dec 07 2017 18:48:00 LVNV Funding, LLC its successors and assigns as,
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4523718 EDI: RESURGENT.COM Dec 07 2017 18:48:00 LVNV Funding, LLC its successors and assigns as,
assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4514139 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 07 2017 18:43:51
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Vern S. Lazaroff on behalf of Debtor 1 Miguel A. Perez pabankruptcy@vernlazaroff.com,
r39899@notify.bestcase.com

TOTAL: 6

Information to identify the case:Debtor 1 **Miguel A. Perez**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2592**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:14-bk-02878-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Miguel A. Perez

**By the
court:**December 7, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.